"General Provisions", to follow immediately after Section 86 thereof, prohibiting the cancellation or revocation of certain policies of casualty, FIRE or liability insurance without prior notice to the agent, solicitor or broker who placed the same.

May 4, 1961.

The Honorable Perry O. Wilkinson Speaker of the House State House Annapolis, Maryland

Dear Mr. Speaker:

In accordance with Article II, Section 17, of the Maryland Constitution, I am returning to you herewith House Bill No. 630 which has been vetoed by me.

This Bill would prohibit the cancellation or revocation of certain policies of casualty, fire or liability insurance without prior notice to the agent, solicitor or broker who placed the insurance.

The State Insurance Commissioner advises me that no definite advantage would be achieved by the enactment into law of this legislation, and that, on the other hand, it would have the effect of requiring insurance companies to establish new records and new departments, the expense of which would ultimately be passed on to the policy holder.

The Attorney General has advised me that, although he has approved the Bill as to form and legal sufficiency, grave questions of interpretation remain as to the application of the provisions of the Bill to varying circumstances. The Attorney General recommends that serious consideration be given to withholding approval of this Bill in its present form and referring the entire matter to the Commission which is now making a plenary study of the insurance laws of Maryland.

In view of the foregoing, I have vetoed House Bill No. 630, and I am requesting the Commission on the Revision of Insurance Laws to give special study and consideration to the subject matter of the Bill.

With kindest personal regards and best wishes, I am Sincerely yours,

(s) J. MILLARD TAWES, Governor.

JMT/JCM/rnb

House Bill No. 646—Tax Exemptions in Howard County

AN ACT to repeal and re-enact, with amendments, Section 9(11) of Article 81 of the Annotated Code of Maryland (1957 Edition), title "Revenue and Taxes", sub-title "What Shall be Taxed and Where", to add new section 9(50) to the said article of the code (1957 Edition and 1960 Supplement), to follow immediately after section 9(49) thereof, exempting from Howard County taxation all farm implements and fifty percent of laundry equipment and machinery owned in Howard County.